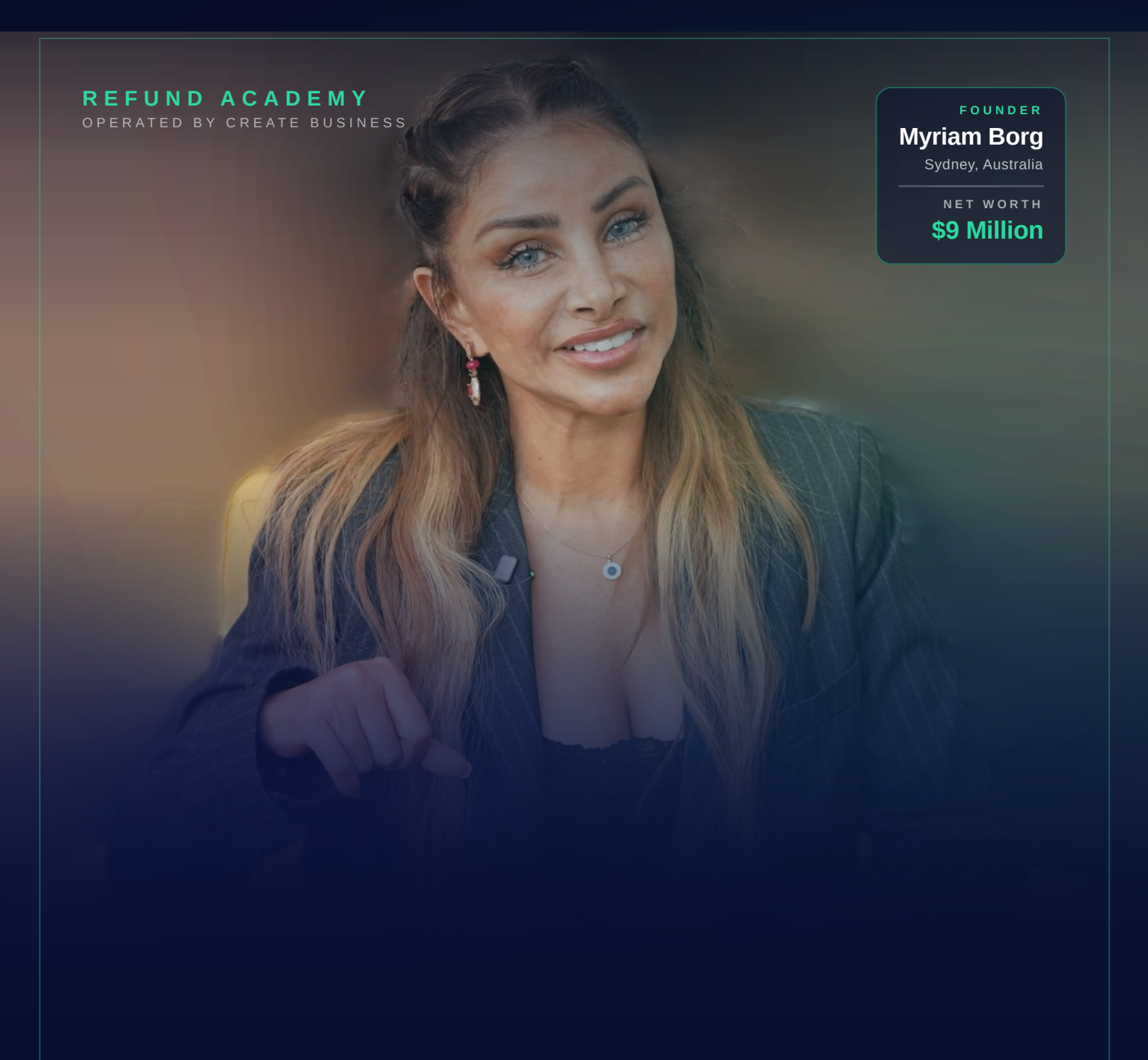
REFUND ACADEMY
OPERATED BY CREATE BUSINESS



FOUNDER
Myriam Borg
Sydney, Australia

NET WORTH
$9 Million

THE REFUND SPECIALIST SYSTEM

The Refund Academy Advantage

Three licence levels for one business. Start in **Australia**, operate **Globally**, or run it with **VIP** support behind you.

AUSTRALIAN	GLOBAL	VIP GLOBAL	OPERATING
START	EXPAND	ACCELERATE	IN BUSINESS

Refund Academy is operated by Create Business, in the unclaimed money industry since 1999. A licence to operate the Refund Specialist System is not a franchise. The business you build and the income it generates belong entirely to you. Results depend on the work you put in and are not guaranteed.

START HERE

How the business actually works.

In Australia alone there is close to **$24 billion** sitting with government trust authorities, banks and institutions, and by law it has to go back to the people it belongs to. It sits there because nobody has gone looking for the owner. You find the money, you find the person, and you handle the recovery.

$23.7B	$18.9B	7.3M	~300
Unclaimed money held in Australia	Lost and unclaimed superannuation	Super accounts sitting unclaimed	Refund specialists Australia wide

Industry estimate for Australia, including $18.9 billion in lost and unclaimed superannuation across 7.3 million accounts (ATO) and $2.7 billion held by ASIC, alongside amounts held by state and territory authorities. New funds become unclaimed every year, so the pool is not fixed.

THE PROCESS, START TO FINISH

01 Search the databases and identify unclaimed funds.
02 Trace the rightful owner.
03 Make contact, normally by letter or email first, with a follow up phone call the week after.
04 The client signs an Authority to Release and provides 100 points of identification.
05 You prepare and lodge the claim with the relevant trust authority.
06 The authority processes the claim, typically three to nine weeks.
07 Funds are released to your account. You take your agreed percentage and your client receives the balance.

01
Your client pays nothing upfront

Your fee comes out of the money recovered, deducted before the balance reaches them. If the claim is unsuccessful, you charge nothing. That is what makes the conversation an easy one to have.

02
You set your own fee

Typically ten to twenty percent of a successful recovery, with around twenty percent taught as the guide. It is your business and the rate is yours to set.

SETTING YOURSELF UP

You can operate as a sole trader and use an ABN you already have. No company is needed and no financial services licence is required. Your website, branding and domain are built for you as part of the licence. Your specialist will take you through the ongoing costs of running the business, along with everything the licence covers, so you know exactly what you are committing to. Your accountant is the right person for anything tax related.

What we will not tell you

We will not give you a number for what you will earn, and we would be wary of anyone in this industry who does. There is no guarantee. What you make depends on the work you put in, how good you get and how consistently you do it. What we can tell you, precisely, is how the model works, what the licence gives you and what it costs to run. That is a conversation worth having properly.

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LICENCE LEVEL ONE

AUSTRALIAN START

Your own refund business, operating in Australia.

The complete licensed system for locating unclaimed money in Australia, tracing the rightful owner and handling the recovery on their behalf. Everything you need to be operating properly, without a single client paying you a cent upfront.

AUSTRALIA ONLY · 12 MONTHS SUPPORT INCLUDED

WHAT IS INCLUDED

- ✓ **Full certification training.** The complete Refund Specialist System with instant online access. Self paced, no exams, no prior experience needed.
- ✓ **Website and branding done for you.** Your brand developed, your domain purchased, your site built and maintained.
- ✓ **The full template and systems library.** Authorities, claim letters, client correspondence, refund statements, privacy policy and information requests.
- ✓ **Ultimate Skip Tracing Skills module.** The people search training that sits at the centre of the work, covering both paid and free tools.
- ✓ **Winning Phone Calls module.** Communication training for the conversation that matters most.
- ✓ **Start to Finish case studies.** Worked examples of a complete refund, from first search through to fee collected.
- ✓ **24/7 online support for 12 months,** plus live daily chat with the support team and a searchable archive of roughly 1,000 answered questions.
- ✓ **Database search platform.** Ten sources searched from one place. Free for your first twelve weeks.

THE MARKET AREAS YOU WILL WORK

01 Bank accounts	02 Shares and dividends	03 Superannuation
04 Pensions	05 Unpaid wages	06 Bonds
07 Real estate	08 Life insurance	09 Deceased estates

THE INVESTMENT

Your specialist will walk you through the current licence levels and what each one costs, along with the payment plan options available. Ask them anything. Nothing is held back.

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LICENCE LEVEL TWO

GLOBAL EXPAND

Five countries, from day one.

Everything in the Australian licence, plus the right to operate across New Zealand, the United Kingdom, the United States and Canada, with the legislative requirements of each country taught properly. The same business, with several times the territory.

AUSTRALIA · NEW ZEALAND · UK · USA · CANADA

EVERYTHING IN AUSTRALIAN, PLUS

- ✓ **Global Refund Specialist System modules.** Setting up and operating across all five jurisdictions, with the legislative requirements of each one covered.
- ✓ **International search training.** United States database search examples state by state, New Zealand search tutorials, and the USA access links and directories cheat sheet.
- ✓ **30 day business launch training.** A structured daily video series taking you from goal setting through to operating.
- ✓ **Initial business setup critique.** You send us your website and materials before you launch and we review and correct everything.
- ✓ **First year industry association membership paid.** Your pathway into the Unclaimed Money Association of Australia, covered for twelve months.
- ✓ **Dealing With Barriers module.** A two part series on resilience and business longevity, with interviews from working refund specialists.
- ✓ **Additional support from our support team,** above the standard support level.

Why most people take Global

The Australian licence covers one market. Global covers five, including the United States, which is the largest unclaimed money market in the world. You can start with Australian and upgrade later, but the people who intend to build something serious tend to open the door once rather than twice.

THE INVESTMENT

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LICENCE LEVEL THREE

VIP GLOBAL ACCELERATE

The founder in your corner, and the work done for you.

The highest level of the licence. Everything in Global, plus direct one on one access to the founder through your first four months, your brand marketed properly, and priority standing with the support team. For people who would rather not learn every part of it the slow way.

FIVE JURISDICTIONS · PRIORITY SUPPORT STATUS

EVERYTHING IN GLOBAL, PLUS

- ✓ **One on one mentoring with Myriam Borg.** A monthly Zoom session through your first four months with the person who founded the refund specialist industry in Australia.
- ✓ **Priority support status.** Your questions go to the front of the queue for the whole of your first year.
- ✓ **Full SEO on your brand.** Website indexing, on page and off page optimisation, worked on daily through your first six months so clients can find you and verify you.
- ✓ **Wealth Pathways video series.** A four part module on wealth building, because revenue and wealth are not the same thing.
- ✓ **Industry association membership paid.** Your first twelve months covered in full.

Who VIP is actually for

Not everyone needs it. VIP suits people who want to move quickly, who would rather have the branding, the website and the search visibility handled than build all of it themselves, and who place real value on direct access to the person who built the model. If you would rather work through it methodically on your own, Global will serve you well.

THE INVESTMENT

Your specialist will walk you through the current licence levels and what each one costs, along with the payment plan options available. Ask them anything. Nothing is held back.

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AUSTRALIAN START → GLOBAL EXPAND → VIP GLOBAL ACCELERATE

SIDE BY SIDE

Everything you need to launch, grow and scale.

FEATURES & BENEFITS	★ RSS AUSTRALIAN	● RSS GLOBAL	◆ RSS GLOBAL VIP
Refund Specialist System, instant online access Step by step system to get started immediately	✓	✓	✓
Full Resource Kit Portable business tool box with all key resources	✓	✓	✓
Guide to Managing Your Business Strategies to maximise profit and scale	✓	✓	✓
The Refunding Specialist System, Final Stage Complete resource tools for the final stage	✓	✓	✓
Global Refund Specialist System Modules Advanced international modules	✗	✓	✓
Fast Track Audios On the go learning in our online tool box	✓	✓	✓
Q&A Quick Access Get all your questions answered online	✓	✓	✓
24/7 Online Support, 12 months Ongoing support with online resource tool box	✓	✓	✓
Q&A Historical Resource Access Full library of past Q&A content	✓	✓	✓
Support Videos, Tutorials, eBooks and Audios Comprehensive learning library	✓	✓	✓
Online Success Library Proven strategies and case studies	✓	✓	✓
30 Day Business Launch Training Videos Get up and running quickly	✗	✓	✓
Initial Business Set Up Critique Expert review of your set up	✗	✓	✓
Brand Development Information Modules Build a professional and trusted brand	✓	✓	✓
Winning Phone Calls Module Scripts and frameworks for success	✓	✓	✓
Website and Branding All Done For You Professional website and branding support	✓	✓	✓
Live Daily Chat Feature Connect with our community and team	✓	✓	✓
Ultimate SKIP Tracing Skills Module Find the right people, faster	✓	✓	✓
Start to Finish II Case Studies Module Real examples from start to finish	✓	✓	✓
First Year Industry Association Membership Paid Be part of a professional network	✗	✓	✓
Dealing With Barriers Module How to overcome common obstacles	✗	✓	✓
Additional Support From Our Support Team Extra guidance when you need it	✗	✓	✓
Full SEO Search engine optimisation to grow your visibility	✗	✗	✓
Monthly One on One Zoom Call, first 4 months Priority support in your early stage	✗	✗	✓
Wealth Pathways Video Series Four part wealth building module	✗	✗	✓
Complimentary Proprietary Database Searching Facility Access 10 sources in one platform, free for 12 weeks then optional	✓	✓	✓

✓ Included ✗ Not included at this level

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